

From: "Karen Wohlgemuth" <karenw@jupiterhd.com> on 10/01/2007 04:50:02 PM

Subject: Truth in Lending

Credit card issuers should not be allowed to change the rate charged on a whim. I don't even know what my rate is – I've never paid late and always paid more than the minimum. It was stated it would be fixed at 3.9 but I hardly believe that. I'm actually afraid to use it.

Karen Wohlgemuth